## Income Limit Adjustment Factors for DU--MyMontana Mortgage Pilot

	Small Household	Large Household
County/MSA	1-2 persons	3 persons or more
Billings/Yellowstone	101.13%	116.30%
Census Tract 3	121.35%	141.58%
Blaine*	124.53%	145.28%
City of Great Falls*	122.29%	142.67%
Choteau-Census Tract 9401*	124.53%	145.28%
Daniels-Census Tract 9402*	124.53%	145.28%
Deer Lodge County*	124.53%	145.28%
Flathead County*	119.63%	139.57%
Gallatin County*	100.63%	115.72%
Hill County*	124.53%	145.28%
Jefferson County	100.00%	115.00%
Lewis & Clark County	100.00%	115.00%
Mineral County*	124.53%	145.28%
Missoula County*	120.00%	139.16%
Rosebud County	100.00%	115.00%
Sanders County*	124.53%	145.28%
Sheridan-Census Tract 9402*	124.53%	145.28%
Silver Bow County*	122.29%	142.67%
Stillwater County	107.29%	123.38%
Carbon County	90.42%	103.99%
Park County	100.31%	115.36%
Toole County	101.80%	117.07%
Valley County	103.22%	118.70%
All other Counties and Areas	103.77%	119.34%

<sup>\*</sup>Targeted Areas

Small household is defined as two persons or less Large household is defined as three person or more

Fannie Mae income limits are the HUD median income limits for a family of 4: DU will popluate the Fannie Mae income limits based on the County or MSA input.